GUIDE TO APPLYING FOR WISCONSIN'S HEALTH AND NUTRITION PROGRAMS

This is a guide to apply for BadgerCare Plus, Medicaid and FoodShare Wisconsin. BadgerCare Plus and Medicaid are two of Wisconsin's health insurance plans. FoodShare Wisconsin provides food dollars so that you can buy nutritious food.

This guide will tell you:

- ➡ Who can enroll
- ➡ What you need to tell us
- ➡ What information you will need to prove and how
- ➡ What benefits and services are available

If you do not find the information you need in this guide, go to dhfs.wisconsin.gov/em/customerhelp or call 1-800-362-3002.

To apply or to see what programs you may be able to get, go to <u>access.wi.gov</u> or contact your local county or tribal agency.

WHO CAN ENROLL IN BADGERCARE PLUS

You may be able to enroll in BadgerCare Plus if you are a Wisconsin resident and a:

- Child (birth to age 19)
- Pregnant woman
- Parent or relative who lives with and takes care of a child
- Parent with a child(ren) in foster care
- Young adult who is leaving foster care
- Farmer who is a self-employed parent,

and

 Your family income is at or below the monthly program limit (see table below),

and

 You are a United States citizen or legal immigrant*

*If you are not a citizen or a legal immigrant, you may be able to get help through BadgerCare Plus Emergency Services or BadgerCare Plus Prenatal Care. Your immigration status will not be shared with the United States Citizenship or Immigration Services (USCIS) (formerly INS).

BadgerCare Plus Monthly Income Limits

Family Size	Level 1	Level 2	Level 3	Level 4
1	\$ 866.67	\$1,300.00	\$1,733.33	\$2,600.00
2	\$1,166.67	\$1,750.00	\$2,333.33	\$3,500.00
3	\$1,466.67	\$2,200.00	\$2,933.33	\$4,400.00
4	\$1,766.67	\$2,650.00	\$3,533.33	\$5,300.00
5	\$2,066.67	\$3,100.00	\$4,133.33	\$6,20.00
6	\$2,366.67	\$3,550.00	\$4,733.33	\$7,100.00
7	\$2,666.67	\$4,000.00	\$5,333.33	\$8,000.00
8	\$2,966.67	\$4,450.00	\$5,933.33	\$8,900.00
For each additional person add:				
	\$300.00	\$450.00	\$600.00	\$900.00

Program income limits are based on federal guidelines. These numbers increase by a small amount each year.

The following describes what is covered under each BadgerCare Plus income level. Keep in mind, all children and all young adults leaving out-of-home care can be enrolled regardless of his/her income.

Level 1

- Parents and relatives who care for a child with family income at or below Level 1 may be enrolled in the Standard Plan and will not have a premium.
- Children with family income at or below Level 1 may be enrolled in the Standard Plan and will not have a premium or copayments.
- Pregnant women with family income at or below Level 1 may be enrolled in the Standard Plan and will not have a premium or copayments.

Level 2

- Children, parents and relatives who care for a child with family income between Levels 1 and 2 may be enrolled in the Standard Plan and will not have a premium.
- Pregnant women with family income between Levels 1 and 2 may be enrolled in the Standard Plan and will not have a premium or copayment.
- Pregnant women, children, parents and relatives who care for a child with family income at or below Level 2 may be enrolled three months prior to the date of application.

Level 3

- Parents and relatives who care for a child with family income between Levels 2 and 3, without access to employer health insurance, may be enrolled in the Standard Plan and will have a premium.
- Children with family income between Levels 2 and 3, without access to employer health insurance, may be enrolled in the Standard Plan and will not have a premium.
- Children with family income above Level 2, with access to employer health insurance, may be enrolled for up to six months in the Standard Plan if they meet a spenddown. The amount of the spenddown is the difference between the family income and Level 2 over a six month period. At the point that a family has medical expenses that add up to this spenddown amount, these children will be enrolled and not have a premium.
- Pregnant women with family income between Levels 2 and 3 may be enrolled in the Standard Plan and will not have a premium or copayments.

BadgerCare Plus Levels Continued

 Self employed parents with family income at or below Level 3, after depreciation expenses are subtracted from their income, may be enrolled in the Benchmark Plan and will have to pay a premium.

Level 4

- Parents and relatives who care for a child with family income above Level 3 may not be enrolled unless they qualify with selfemployment income.
- Children with family income at or above Level 3, without access to employer health insurance, may be enrolled in the Benchmark Plan and will have to pay a premium.
- Family premiums for parents and children with income at or below Level 4 will not exceed 5% of the family income. Family premiums for those with income above Level 4 may sometimes exceed 5% of the family income.
- Pregnant women with income between Levels 3 and 4 may be enrolled in the Benchmark Plan and will not have a premium or copayment. Pregnant women with income above Level 4 will have a spenddown. The amount of the spenddown is the difference between the family income and Level 4 over a six month period. At the point that a family has medical expenses that add up to this spenddown amount, she may be enrolled in the Benchmark Plan and will not have a premium or copayment.

Young adults exiting Foster Care may be enrolled in the Standard Plan at any income level.

WHO CAN ENROLL IN MEDICAID

You may be able to enroll in Medicaid if you are a Wisconsin resident, and:

- Age 65 or older, blind or disabled, and
- Your family income is at or below the monthly program limit (see the following table), and
- You are a United States citizen or legal immigrant.

Medicaid Monthly Income Limits*

Туре	Assets	Monthly Income	
Onto marile all. No. 1	#0.000	Limit	
Categorically Needy 1 Person	\$2,000	\$508.45 + actual shelter cost up to	
i Person		\$212.13	
Categorically Needy	\$3,000	\$769.38 + actual	
2 People	+ -,	shelter cost up to	
		\$318.67	
Medically Needy	\$2,000	\$591.67	
1 Person	* • • • • •	*	
Medically Needy	\$3,000	\$591.67	
2 People Community Waivers	\$2,000	\$1,911	
Special Income	φ2,000	φ1,911	
Institutions	\$2,000	\$1,911	
Categorically Needy	7=,500	÷ ·,• · ·	
Qualified Medicare	\$4,000	\$866.67	
Beneficiary			
1 Person			
Qualified Medicare	\$6,000	\$1,166.67	
Beneficiary			
2 People Specified Low-	\$4,000	\$866.67 - \$1,039	
Income Medicare	φ4,000	φουο.υτ - φ1,039	
Beneficiary			
1 Person			
Specified Low-	\$6,000	\$1,166.67 - \$1,399	
Income Medicare			
Beneficiary			
2 People Specified Low-	\$4,000	\$1,040 - \$1,169	
Income Medicare	ψ4,000	\$1,040 - \$1,109	
Beneficiary Plus			
1 Person			
Specified Low-	\$6,000	\$1,399 – 1,574	
Income Medicare			
Beneficiary Plus			
2 People Qualified Disabled	\$4,000	\$1,733.33	
and Working	φ4,000	ψ1,133.33	
Individuals			
1 Person			
Qualified Disabled	\$6,000	\$2,333.33	
and Working			
Individuals			
2 People			

Program income limits are based on federal guidelines. These numbers increase by a small amount each year.

COVERED SERVICES FOR SOME HEALTH INSURANCE PLANS INCLUDE:

- Ambulance (emergency only)
- Case management services
- Chiropractic services
- Dental services
- · Family planning services and supplies
- Federally Qualified Health Center services
- HealthCheck Services (see HealthCheck to learn more)
- Home and community-based services authorized under a waiver
- Home health services or nursing services if a home health agency is not available
- Hospice care
- Inpatient hospital services, other than services in an institution for mental disease
- Inpatient hospital, skilled nursing facility, and intermediate care facility services for patients in institutions for mental disease who are:
 - ☐ Under 21 years of age
 - ☐ Under 22 years of age and receive services immediately before reaching age 21
 - ☐ 65 years of age or older
- Intermediate care facility services, other than services at an institution for mental disease
- Laboratory and X-ray services
- Legend drugs and over-the-counter drugs listed in Wisconsin's Medicaid drug index
- Medical supplies and equipment
- Mental health, medical day treatment and psychosocial rehabilitative services
- Nursing services, including services performed by a nurse practitioner and nurse midwife
- Optometric or optical services, including eye glasses
- Outpatient hospital services
- Personal care services
- · Physical and occupational therapy
- Physician services
- Podiatry services
- Prenatal care coordination for women with high-risk pregnancies
- Respiratory care services for ventilatordependent individuals

- · Rural health clinic services
- Skilled nursing home services other than in an institution for mental disease
- Speech, hearing and language disorder services
- Substance abuse (alcohol and other drug abuse)
- Transportation to get BadgerCare Plus or Medicaid covered services
- Tuberculosis services

Not all plans cover the same services. To see if the service you need is covered, call 1-800-362-3002 or ask your health care provider.



HealthCheck is a preventive health check-up program for anyone under the age of 21

who is currently enrolled in BadgerCare Plus. HealthCheck providers will teach you and your child how to keep from getting sick, and can also find health problems early, before they get worse.

HealthCheck meets the physical exam rules for programs such as Head Start, Child Care or WIC (Women, Infants and Children Supplemental Food Program) and school physicals. Your child(ren) may also be able to get certain services not normally paid for by BadgerCare Plus through a HealthCheck exam.

Your local county or tribal agency will help you get to all HealthCheck appointments. Call them if you need help.

Call 1-800-722-2295 (toll free) to find your HealthCheck provider. If you are enrolled in a BadgerCare Plus HMO, call them for information on HealthCheck.

Remember a healthy child is a happy child!

OTHER HEALTH INSURANCE PLANS Family Planning Services Plan

You may be able to enroll in family planning services if you are a woman age 15 through 44 and have monthly income under Level 3 (see BadgerCare Plus Monthly Income Limits table).

Through an initial or routine annual family planning related office visit, the following services may be covered:

- Contraceptive services and supplies (example, birth control services)
- Natural family planning supplies
- Family planning prescriptions
- Pap tests
- Tests and treatment for certain Sexually Transmitted Diseases (STD) including chlamydia, gonorrhea, herpes and syphilis as well as certain other lab tests
- Tubal ligation
- Routine preventive primary services related to family planning

Note: Only certain services are covered under family planning services. For example, mammograms and hysterectomies <u>are not</u> covered. You should tell your health care provider you have this coverage before you get services. Your provider must tell you if a service isn't covered. If a service isn't covered and you still want and get the service, you'll have to pay for it. You may also call 1-800-362-3002 and ask if a service is covered.

Please keep in mind this is a limited plan and you may be able to enrolled in BadgerCare Plus which is a full benefit plan.

Prenatal Services Plan

Prenatal Services provides pregnancy-related health care for women who can't get BadgerCare Plus because of immigration or citizenship status. If you are enrolled in Prenatal Services, benefits include:

- · Prenatal care.
- · Doctor and clinic visits,
- Prescription drugs, including prenatal drugs, and
- · Labor and delivery.

Emergency Services Plan

Emergency Services is short term health insurance for people who have an emergency medical condition and can't get BadgerCare Plus because of their immigration or citizenship status.

Emergency Services will only pay for health care you get for an emergency medical condition. A medical emergency is a medical problem which could put your health at serious risk if you don't get medical care right away.

HEALTH MAINTENANCE ORGANIZATION

Some people enrolled in Medicaid and most of the people enrolled in BadgerCare Plus will also be enrolled in a Health Maintenance Organization (HMO). You will get all your health care services from providers who are part of your HMO.

WHO CAN APPLY FOR FOODSHARE Anyone can apply for FoodShare.

You may be able to enroll if:

- Your family income is at or below the monthly program limit (see table below), and
- You are a Wisconsin resident, and
- 3 You or members of your family are a United States citizen or a citizen of another country who lives in the United States legally and permanently.

If your family's gross income is under the Gross Monthly Income amount (see the following table) you may be able to enroll in FoodShare. Certain credits for shelter, child care and child support, are subtracted from your gross monthly income to find your net monthly income.

The FoodShare benefit amount is based on the number of people in your household and your net monthly income.

*FoodShare Monthly Program Income Limits

People in Household	Gross Monthly Income Limit	Net Monthly Income Limit		
1	\$ 1,702	\$ 851		
2	\$ 2,282	\$ 1,141		
3	\$ 2,862	\$ 1,431		
4	\$ 3,442	\$ 1,721		
5	\$ 4,022	\$ 2,011		
6	\$ 4,602	\$ 2,301		
7	\$ 5,182	\$ 2,591		
For each additional person add:				
	\$580	\$290		

^{*}Program income limits are based on federal guidelines. These numbers increase by a small amount each year.

You can use your benefits to buy food at any grocery store that takes part in FoodShare. You can buy food items such as:

- · Breads and cereals,
- Fruits and vegetables,
- Meats, fish and poultry,
- Dairy products, and
- Seeds and plants to grow food for your family to eat.

You may also use your benefits to pay for meals, if the provider accepts the QUEST card and you reside in a:

- · Drug and alcohol treatment center,
- · Shelter for battered women.
- Shelter for the homeless, or
- Group home for people with disabilities.

You can use your benefits to:

- Eat at a group meal site for senior citizens, or
- · Have your meals delivered to your home.

REPORTING CHANGES

Certain changes must be reported to the local agency. If you are enrolled in any BadgerCare Plus Plan, Medicaid or FoodShare, you will get a Notice of Decision. This notice will list what changes you must report.

If you do not report a change, you may be prosecuted for fraud or you may be required to repay to the state any benefits you should not have gotten.

Your RIGHTS

Anyone applying for or enrolled in FoodShare, BadgerCare Plus or Medicaid has the right to:

- Be treated with respect by state and county employees,
- Have all the information given to the county or tribal office kept private,
- Have access to records and files relating to your case, except information given to the county or tribal agency under a promise of privacy.
- Keep getting benefits, even if you are temporarily out of Wisconsin but you are still a Wisconsin resident,
- Have your enrollment determined within 30 days from the day the local agency gets your application,
- Be told before you have any changes in your benefits or enrollment status,
- · Get emergency medical care, and
- Ask for reasonable accommodation to take part in BadgerCare Plus, Medicaid or FoodShare for a disability-related reason, or the right to ask for interpreters or translators in order to enroll.

FAIR HEARINGS FOR FOODSHARE, BADGERCARE PLUS AND MEDICAID

You may ask for a Fair Hearing with the Division of Hearings and Appeals, if you believe your:

- Application was denied and you don't think it should have been,
- Application was not acted upon within 30 days,
- Benefits were ended, suspended or reduced and you don't think they should have been,
- Prior authorization request for a medical service was denied and should not have been, or
- If you don't agree with the amount of the benefits you get.

For more information about Fair Hearings go to dhfs.wisconsin.gov/em/customerhelp or call 1-800-362-3002.

How To Apply for FoodShare, BadgerCare Plus and Medicaid

When you apply with the local county or tribal agency, you'll need to tell us certain information and give us proof of some of the information.

You can apply with your local county or tribal agency online at <u>access.wi.gov</u> (click on Apply For Benefits), by phone, mail or in person.

If you apply online or by phone, you'll need to take or mail your proof to the local agency. If you apply by mail you should include your proof with your application. If you apply in person, take all of your proof with you when you go to your interview.

If you have questions or need the address and phone number of your local agency go to dhfs.wisconsin.gov/em/customerhelp or call 1-800-362-3002.

To find out more about which benefits you may be able to get, go to <u>access.wi.gov</u> and click on "Am I Eligible?. You can also see if you may be able to get other health and nutrition programs such as SeniorCare and other prescription drug assistance programs, tax credits, emergency food assistance, free meals for children and WIC (a supplemental nutrition program for women, infants and children).

INTERVIEWS

If you are applying for FoodShare, you will have to talk to a worker.

FoodShare interviews can be done by phone if you can't go to your local agency because you:

- Are elderly or disabled
- Work during regular business hours
- Are having bad weather
- Don't have a ride to the local office
- · Can't get child care
- Take care of a family member in your home
- Wouldn't be comfortable going to the local agency

INFORMATION YOU MUST TELL US

For each person who is applying for Medicaid, BadgerCare Plus or FoodShare, you'll need to tell us:

- Social Security Number (SSN) (Anyone who applies for BadgerCare Plus Emergency Services or BadgerCare Plus Prenatal Care does not have to provide an SSN.)
- Date of birth
- Marital status
- Who lives in your home and how you're related,
- Where you live (street address, city),
- · Citizenship/immigration status,
- Job information including employer's name, street address and city,
- Income (self-employment income, job income and wages, how often and how much paid)
- Other income (child support, Veterans Benefits, Social Security, Unemployment Compensation, etc.),
- · Assets. and
- For BadgerCare Plus and Medicaid any health insurance and long term care information including the name of the insurance company, policy number and who is covered under that policy.

PROOF

When you apply, you'll have to provide proof of some of the information you tell us. The following charts lists what to send or bring with you to the local office.

Proof needs to be provided only for people who are applying for benefits. Please keep in mind, that for FoodShare and Medicaid, you are given credit for some expenses. For BadgerCare Plus, you are given credit for child support you pay to someone else. To get credits, you must report and give proof of the expense.

Proof Needed and Items You Can Use	BadgerCare Plus	Medicaid	FoodShare
U.S. Citizenship*	Yes	Yes	No
 U.S. passport U.S. birth certificate Citizenship ID card Adoption papers Military record Hospital record of U.S. birth Insurance record with U.S. birth Nursing home admission papers showing U.S. birth 			
 Immigration Status — Any one who isn't a U.S. citizen can use a copy of his or her: Alien Registration card Naturalization certificate 	Yes	Yes	Yes
 Identity* U.S. passport Military dependent ID card State driver license Military ID or draft record School picture ID Native American Tribal document For children under 18 applying for BadgerCare Plus or Medicaid, a signed Statement of Identity form, (HCF 10154). To get this form, contact your local agency. 	Yes	Yes	Yes
Disability — You may be asked to provide proof of disability or blindness if the state is not able to get this information. If so, you may provide an approval letter from the State Disability Determination Bureau or award letter from the Social Security Administration.	No	Yes	Yes
Assets Bank statements Titles Contracts Deeds Life insurance policies, etc.	No	Yes	No
Health Insurance — The State of Wisconsin will find out if employer health insurance is available to BadgerCare Plus applicants and family members. You may be asked to provide proof of employer health insurance if the state is not able to get this information.	Yes	No	No
 Income — Proof of all job income and wages for any family members who have a job. Check stubs An Employer Verification of Earnings (EVF-E) form A letter from the employer. If you choose a letter, it must have the same information as the EVF-E form. Note: If you want to use an EVF-E form, ask the local agency to send one to you. Your employer must complete and sign this form. Once completed, return it to the local agency. 	Yes	Yes	Yes

^{*}If you have already given proof of citizenship and identity to your local agency, you will not have to provide this information again. $\bf 8$

Proof Needed and Items You Can Use	BadgerCare Plus	Medicaid	FoodShare
Self-Employment Income — Proof of income for all family members who are self-employed. Copies of tax forms A Self-Employment Income Report. Contact the local agency for this form.	Yes	Yes	Yes
Other Income — You must provide proof of all other income for anyone in your home such as Social Security, Supplemental Security Income, alimony, child support, disability or sick pay, interest or dividends, Veterans Benefits, workers compensation, unemployment insurance, etc. You can use: Pension statement Current award letter Current Social Security or Supplemental Security Income check	Yes	Yes	Yes
 Child Support Paid or Received — You can use: Court order Payment record from other state If you pay or get child support in Wisconsin, the local agency may be able to get this proof. If not, you will need to provide proof. 	Yes	Yes	Yes
Pregnancy — You can use a note or letter from your health care provider that confirms the pregnancy and includes the due date.	Yes	Yes	No

Please note: If you need help getting proof, contact the local agency. They can help you.

If need you need the address or phone number of your local county or tribal agency, visit dhfs.wisconsin.gov/em/customerhelp or call 1-800-362-3002.

Your worker may ask for other proof. If you want to get a credit for certain expenses, you'll have to report and provide proof of that expense. Some examples of other items for which you may need to provide proof are:

- Where you live
- Rent or house payments
- Utility costs
- Medical expenses

OTHER PROGRAMS CARETAKER SUPPLEMENT

Wisconsin's Caretaker
Supplement (CTS) is a cash
benefit for families in which
the parent(s) get Supplemental

Security Income payments. Caretaker Supplement is not a health care benefit; it pays cash to eligible parents. Caretaker Supplement benefits are \$250 per month for the first eligible child and \$150 per month for each additional eligible child.

For more information on CTS, visit dhfs.wisconsin.gov/ssi/caretaker.htm or call 1-800-362-3002.

WOMEN, INFANTS AND CHILDREN (WIC) PROGRAM



If you are able to get FoodShare or BadgerCare Plus, you may also be able to get the

Special Supplemental Food Program for Women, Infants and Children (WIC). Pregnant women and young children may get nutritious food and health/nutrition counseling through this program. To find out more about WIC and other programs you may be able to get, contact 1-800-722-2295 or go to <a href="https://dnc.doi.org/do

Apply today! Go to access wi gov or contact your local agency.

ACCESS gives you online tools that you or someone you know can use to:

- Find out which low or no-cost health, nutrition and other programs you might be able to get.
- Apply online for BadgerCare Plus, including family planning services, Medicaid and FoodShare.
- Get up-to-date information about the status of your BadgerCare Plus, Medicaid, FoodShare, SeniorCare or Caretaker Supplement benefits.
- Report changes online.

access.wi.gov

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KEY CONTACTS

Member Services: 1-800-362-3002

(General information, including questions about your *ForwardHealth* card, or bills for services.)

QUEST Customer Service:

1-877-415-5164 (General information about your QUEST card.)

Premium Information:

1-888-907-4455 (Including questions about other health insurance and Health Insurance Premium Payment [HIPP].)

HMO - Enrollment: 1-800-291-2002 (General information.)

HMO - Complaints: 1-800-760-0001

ACCESS: access.wi.gov to see what benefits you may be able to get, to apply for health, nutrition and other programs, to check benefits or report changes to your worker.

More Information:

dhfs.wisconsin.gov/em/customerhelp

All the telephone numbers listed have TTY and translation services available and are free of charge.





Wisconsin Department of Health and Family Services PHC 16091 (01/08)

Write the information for your local agency here. That way you'll always have it when you need it.



County Agency Contact Information

County Name

Address

Phone

Fax

Information provided in this booklet is general. To find out more detailed information regarding BadgerCare Plus, please contact your local county or tribal agency or call 1-800-362-3002.

In accordance with Federal law and U.S. Department of Agriculture (USDA) and U.S. Department of Health and Human Services (HHS) policy, this institution is prohibited from discriminating on the basis of race, color, national origin, sex, age, or disability. Under the Food Stamp Act and USDA policy, discrimination is also prohibited on the basis of religion or political beliefs.

For civil rights questions call (608) 266-9372 (voice) or 1-888-701-1251 (TTY), or to file a complaint of discrimination, contact USDA or HHS. Write USDA, Director, Office of Civil Rights, 1400 Independence Avenue, S.W., Washington, D.C. 20250-9410 or call (800) 795-3272 (voice) or (202) 720-6382 (TTY). Write HHS, Director, Office for Civil Rights, Room 506-F, 200 Independence Avenue, S.W., Washington, D.C. 20201 or call (202) 619-0403 (voice) or (202) 619-3257 (TTY). USDA and HHS are equal opportunity providers and employers."

The Department of Health and Family Services is an equal opportunity service provider. If you need assistance to access services or material in an alternate format, please contact (608) 266-3356 (voice) or 1-888-701-1251 (TTY). Translation services are available at no cost.